

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

STEVEN C. SEMENTELLI

Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Respondents.

Case No.:18-10849 JAD

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

November 23, 2022

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 08/22/2018 and confirmed on 2/8/19 . The case was subsequently Completed
After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		59,947.28
Less Refunds to Debtor	430.53	
TOTAL AMOUNT OF PLAN FUND		59,516.75

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	4,000.00	
Trustee Fee	2,692.45	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		6,692.45

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	QUICKEN LOANS LLC FKA QUICKEN LOAN	0.00	41,869.72	0.00	41,869.72
	Acct: 1671				
	QUICKEN LOANS LLC FKA QUICKEN LOAN	75.16	75.16	0.00	75.16
	Acct: 1671				
					41,944.88
Priority					
	MICHAEL J GRAML ESQ	0.00	0.00	0.00	0.00
	Acct:				
	STEVEN C. SEMENTELLI	0.00	0.00	0.00	0.00
	Acct:				
	STEVEN C. SEMENTELLI	430.53	430.53	0.00	0.00
	Acct:				
	MICHAEL J GRAML ESQ	4,000.00	4,000.00	0.00	0.00
	Acct:				
	SUBARU MOTORS FINANCE	0.00	0.00	0.00	0.00
	Acct: 5948				
	JPMORGAN CHASE BANK NA	4,637.34	4,637.34	0.00	4,637.34
	Acct: 5948				
					4,637.34
Unsecured					
	DEPARTMENT STORES NATIONAL BANK	672.95	165.95	0.00	165.95
	Acct: 8668				
	BEST BUY CREDIT SERVICES	0.00	0.00	0.00	0.00
	Acct: 9075				
	CAPITAL ONE BANK (USA) NA BY AMERIC	4,455.87	1,098.82	0.00	1,098.82
	Acct: 5748				
	CITIBANK NA**	479.89	118.34	0.00	118.34
	Acct: 2032				
	CITIBANK NA**	0.00	0.00	0.00	0.00
	Acct: 3294				
	DISCOVER BANK(*)	3,680.54	907.62	0.00	907.62
	Acct: 0921				
	NORTHWEST BANK FKA NORTHWEST SA	4,821.45	1,188.97	0.00	1,188.97

18-10849 JAD

Page 2 of 2

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 2343				
	PRA/PORTFOLIO RECOVERY ASSOC	3,610.54	890.36	0.00	890.36
	Acct: 5664				
	TENDTO CREDIT UNION	7,591.34	1,872.02	0.00	1,872.02
	Acct: 5009				
	UNITED REFINING	0.00	0.00	0.00	0.00
	Acct: 7868				
	WIDGET FINANCIAL **	0.00	0.00	0.00	0.00
	Acct: 0090				
	SYNCHRONY BANK	0.00	0.00	0.00	0.00
	Acct: 5664				
	BRIAN C NICHOLAS ESQ	0.00	0.00	0.00	0.00
	Acct:				
	STEPHEN R FRANKS ESQ	0.00	0.00	0.00	0.00
	Acct:				
	NICHOLAS R PAGLIARI ESQ	0.00	0.00	0.00	0.00
	Acct:				
					6,242.08
TOTAL PAID TO CREDITORS					52,824.30

TOTAL CLAIMED
PRIORITY 4,637.34
SECURED 75.16
UNSECURED 25,312.58

Date: 11/23/2022

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
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IN RE:

STEVEN C. SEMENTELLI

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:18-10849 JAD

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Steven C. Sementelli
Debtor

Case No. 18-10849-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1
Date Rcvd: Nov 28, 2022

User: auto
Form ID: pdf900

Page 1 of 3
Total Noticed: 25

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 30, 2022:

Recip ID	Recipient Name and Address
db	+ Steven C. Sementelli, 1820 West 56 Street, Erie, PA 16509-1839
cr	+ Tendto Credit Union, f/k/a Erie Community Credit U, 1915 East 36th Street, Erie, PA 16510-2663
14901822	Attn: Bankruptcy Dept., Synchrony Bank/JCPenney, P.O. Box 965060, Orlando, FL 32896-5060
14901819	Attn: Bankruptcy Dept., Northwest Bank, P.O. Box 30495, Tampa, FL 33630-3495
14901823	+ Attn: Bankruptcy Dept., Tendto Credit Union, P.O. Box 498181, Cincinnati, OH 45249-7181
14901815	Attn: Bankruptcy Dept., Capital One Bank (USA), N.A., P.O. Box 30285, Salt Lake City, UT 84130-0285
14901824	+ Attn: Credit Department, United Refining Company, P.O. Box 599, Warren, PA 16365-0599
14931712	+ Northwest Bank, PO Box 337, Warren PA 16365-0337
14920722	+ Tendto Credit Union, f/k/a Erie Community Credit Union, c/o Carol F. Messenger, Payment Solution, 1915 East 36th Street, Erie, PA 16510-2663

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14901813	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Nov 28 2022 23:57:41	American Express/Macy's, Bankruptcy Processing, P.O. Box 8053, Mason, OH 45040-8053
14901814	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Nov 28 2022 23:57:37	Best Buy Credit Services, P.O. Box 790441, St. Louis, MO 63179-0441
14919947	Email/PDF: AIS.cocard.ebn@aisinfo.com	Nov 28 2022 23:47:01	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14941340	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Nov 28 2022 23:57:31	Citibank, N.A., Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
14901816	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Nov 28 2022 23:57:41	Citibank/Shell Oil, Centralized Bankruptcy Operations, P.O. Box 790034, St. Louis, MO 63179-0034
14901817	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Nov 28 2022 23:57:31	Citicorp Credit Services, Centralized Bankruptcy Operations, P.O. Box 790040, St. Louis, MO 63179-0040
14941339	Email/Text: bnc-quantum@quantum3group.com	Nov 28 2022 23:44:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
14904811	Email/Text: mrdiscen@discover.com	Nov 28 2022 23:43:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14901818	Email/Text: mrdiscen@discover.com	Nov 28 2022 23:43:00	Discover Financial Services, P.O. Box 3025, New Albany, OH 43054-3025
14917548	Email/PDF: ais.chase.ebn@aisinfo.com	Nov 28 2022 23:46:35	JPMorgan Chase Bank, N.A., National Bankruptcy Department, P.O. Box 901032, Ft. Worth TX 76101-2032
14901821	Email/PDF: ais.chase.ebn@aisinfo.com	Nov 28 2022 23:46:35	Subaru Motors Finance, c/o Chase Auto Finance, P.O. Box 901076, Fort Worth, TX 76101-2076
14940329	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 28 2022 23:57:31	Portfolio Recovery Associates, LLC, POB 12914,

District/off: 0315-1

User: auto

Page 2 of 3

Date Rcvd: Nov 28, 2022

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14902460	+ Email/PDF: rmscedi@recoverycorp.com	Nov 28 2022 23:47:07	Norfolk VA 23541 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14912806	+ Email/Text: bankruptcyteam@quickenloans.com	Nov 28 2022 23:44:00	Quicken Loans Inc., 635 Woodward Avenue, Detroit, MI 48226-3408
14901820	Email/Text: bankruptcyteam@quickenloans.com	Nov 28 2022 23:44:00	Quicken Loans, Inc., P.O. Box 442359, Detroit, MI 48244-2359
14901825	+ Email/Text: collections@widgetfinancial.com	Nov 28 2022 23:44:00	Widget Financial, 2154 East Lake Road, Erie, PA 16511-1140
TOTAL: 16			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		JPMorgan Chase Bank, N.A.
cr		Quicken Loans Inc.
cr		Rocket Mortgage, LLC f/k/a Quicken Loans, LLC f/k/
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 3 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 30, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 23, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor Quicken Loans Inc. bnicholas@kmlawgroup.com
Maria Miksich	on behalf of Creditor Quicken Loans Inc. mmiksich@kmlawgroup.com
Michael J. Graml	on behalf of Debtor Steven C. Sementelli mattorney@neo.rr.com mjgraml@verizon.net
Nicholas R. Pagliari	on behalf of Creditor Tendto Credit Union f/k/a Erie Community Credit Union npagliari@mijb.com, sburick@mijb.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

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Page 3 of 3

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Stephen Russell Franks

on behalf of Creditor JPMorgan Chase Bank N.A. amps@manleydeas.com

TOTAL: 8